

Information to identify the case:

Carla Marie PLAISTED

Debtor 1: _____
First Name _____ Middle Name _____ Last Name _____
Debtor 2: _____
(Spouse, if filing) First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court: WESTERN DISTRICT OF PENNSYLVANIA
Case number: 24-10522-JCM

Social Security number or ITIN: xxx-xx-7981
EIN: _____

Social Security number or ITIN: _____
EIN: _____

Date case filed for chapter: 13 9/26/24

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Carla Marie PLAISTED	
2. All other names used in the last 8 years		
3. Address	11470 East Third Street Conneaut Lake, PA 16316	
4. Debtor's attorney Name and address	Dai Rosenblum 254 New Castle Road Suite B Butler, PA 16001-2529	Contact phone 724-283-2900 Email: dai@dairosenblumbankruptcy.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmevf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 9/23/24

For more information, see page 2

7. Meeting of creditors		Location: Zoom video meeting. Go to Zoom.us/join , Enter Meeting ID 984 369 3045, and Passcode 6747057013, call 1-412-532-8861. For additional information, go to: https://www.justice.gov/ust/moc	
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		October 28, 2024 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines		Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	
		Filing deadline: 12/27/24 Filing deadline: 11/15/24 Filing deadline: 3/4/25	
<p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. Claims can be filed electronically through the court's website at http://www.pawb.uscourts.gov/filing-proof-claim using the Electronic Proof of Claim ("ePOC") System. Additional information regarding obtaining a proof of claim form (Official Form B410) and filing a proof of claim, including information regarding filing a claim by regular mail, can be found at the court's website at http://www.pawb.uscourts.gov/filing-proof-claim. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>			
9. Filing of plan, objections and hearing		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
<p>The debtor has filed a plan, which is attached. An initial meeting on confirmation will be held by the chapter 13 trustee and will be held immediately following the meeting of creditors on: 10/28/24 at 02:00 PM, Location: Same location as the Meeting of Creditors.</p> <p>Creditors have the duty to promptly review all plans and present any objections in a timely manner. Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors. Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.</p>			
10. Creditors with a foreign address			
<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>			
11. Filing a chapter 13 bankruptcy case			
<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>			
12. Exempt property			
<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>			
13. Discharge of debts			
<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.</p>			

Certificate of Notice Page 3 of 5

United States Bankruptcy Court

Western District of Pennsylvania

In re:

Carla Marie Plaisted

Debtor

Case No. 24-10522-JCM

Chapter 13

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: Sep 23, 2024

Form ID: 309iPGH

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol

Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 25, 2024:

Recip ID	Recipient Name and Address
db	+ Carla Marie Plaisted, 11470 East Third Street, Conneaut Lake, PA 16316-3914
aty	+ Tammy Benoza, Fein, Such, Kahn & Shepard P.C., 6 Campus Drive, Ste 304, Parsippany, NJ 07054-4673
16432096	+ ADS/Comenity/DNT First, P.O. Box 182120, Columbus, OH 43218-2120
16432099	+ BJC Ventures LLC dba ServPro, c/o Dodson Chase, 5500 Corporate Drive, Suite 240, Pittsburgh, PA 15237-5090
16432101	+ Butler Hospital Care Collection Serv Cen, P.O. Box 560, New Kensington, PA 15068-0560
16432102	+ Butler Imaging and Interventional Assoc., 1 Hospital Way, Butler, PA 16001-4670
16432103	+ Butler Memorial Hospital, One Hospital Way, Butler, PA 16001-4697
16432106	+ Independence Health Sys/Butler Memorial, 1 Hospital Way, Butler, PA 16001-4670
16432109	+ New American Funding, P.O. Box 650076, Dallas, TX 75265-0076
16432119	+ Vogel Disposal Services Inc., P.O. Box 857, Mars, PA 16046-0857
16432121	+ Wells Fargo Financial National Bank, CSCL Dispute TM-MAC N8235-04M, Des Moines, IA 50306

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dai@dairosenblumbankruptcy.com	Sep 23 2024 23:51:00	Dai Rosenblum, 254 New Castle Road Suite B, Butler, PA 16001-2529
tr	+ Email/Text: bnc@chapter13trusteewdpa.com	Sep 23 2024 23:51:00	Ronda J. Winneccour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Sep 24 2024 03:42:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2024 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 24 2024 03:42:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 23 2024 23:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Sep 23 2024 23:52:00	Office of the United States Trustee, 1000 Liberty Avenue, Suite 1316, Pittsburgh, PA 15222-4013
16432097	+ EDI: WFNNB.COM	Sep 24 2024 03:42:00	ADS/Comenity/ulta, P.O. Box 182120, Columbus, OH 43218-2120
16432098	+ EDI: WFNNB.COM	Sep 24 2024 03:42:00	ADS/Comenity/Victoria Secret, P.O. Box 182789, Columbus, OH 43218-2789
16432100	+ Email/Text: vferderber@basapa.org	Sep 23 2024 23:51:00	Butler Area Sewer Authority, 100 Litman Road, Butler, PA 16001-3294

District/off: 0315-1

User: auto

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Date Rcvd: Sep 23, 2024

Form ID: 309iPGH

Total Noticed: 35

16432104	EDI: CAPITALONE.COM	Sep 24 2024 03:42:00	Capitol One Platinum, P.O. Box 71087, Charlotte, NC 28272-1087
16432105	+ EDI: CITICORP	Sep 24 2024 03:42:00	Home Depot Credit Services, P.O. Box 70600, Philadelphia, PA 19176-0600
16432107	+ Email/Text: PBNCNotifications@perituservices.com	Sep 23 2024 23:51:00	Kohls/Capone, P.O. Box 3115, Milwaukee, WI 53201-3115
16432108	+ Email/Text: bankruptcy@marinerfinance.com	Sep 23 2024 23:51:00	Mariner Finance, 8211 Town Center Drive, Nottingham, MD 21236-5904
16432110	Email/Text: csc.bankruptcy@amwater.com	Sep 23 2024 23:52:00	PA American Water Company, P.O. Box 371412, Pittsburgh, PA 15250-7412
16432111	Email/Text: bankruptcies@penncredit.com	Sep 23 2024 23:51:00	Penn Credit Corp., 2800 Commerce Drive, Harrisburg, PA 17110
16432112	Email/PDF: ebnotices@pnmac.com	Sep 23 2024 23:55:24	PennyMac, P.O. Box 514387, Los Angeles, CA 90051-4387
16432113	^ MEBN	Sep 23 2024 23:41:09	Revco Solutions, Inc., P.O. Box 163279, Columbus, OH 43216-3279
16432114	+ EDI: SYNC	Sep 24 2024 03:42:00	SYNCB/JC Penny's, 4125 Windward Plaza, Alpharetta, GA 30005-8738
16432115	EDI: SYNC	Sep 24 2024 03:42:00	SYNCB/Levin Furniture, P.O. Box 965036, Orlando, FL 32896-5036
16432116	+ EDI: PHINGENESIS	Sep 24 2024 03:42:00	TBOM Retail, P.O. Box 4499, Beaverton, OR 97076-4499
16432117	EDI: VERIZONCOMB.COM	Sep 24 2024 03:42:00	Verizon, P.O. Box 489, Newark, NJ 07101-0489
16432118	+ EDI: WFNNB.COM	Sep 24 2024 03:42:00	Victoria's Secret/Comenity Bank, 3100 Easton Square Place, Columbus, OH 43219-6289
16432123	+ EDI: WFFC2	Sep 24 2024 03:42:00	WF/Nation, P.O. Box 393, Minneapolis, MN 55480-0393
16432120	+ EDI: WFFC2	Sep 24 2024 03:42:00	Wells Fargo Financial National Bank, 420 Montgomery Street, San Francisco, CA 94104-1298
16432122	+ Email/Text: bankruptcy@firstenergycorp.com	Sep 23 2024 23:52:00	West Penn Power, P.O. Box 3687, Akron, OH 44309-3687

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		New American Funding, LLC, FEIN, SUCH, KAHN & SHEPARD, P.C.

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-1

User: auto

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Date Recd: Sep 23, 2024

Form ID: 309iPGH

Total Noticed: 35

Date: Sep 25, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 23, 2024 at the address(es) listed below:

Name	Email Address
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Dai Rosenblum	on behalf of Debtor Carla Marie Plaisted dai@dairosenblumbankruptcy.com Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com;jody@dairosenblumbankruptcy.com
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Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
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Ronda J. Winnecour	cmecl@chapter13trusteewdpa.com
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Tammy Benoza	on behalf of Creditor New American Funding LLC bankruptcy@fskslaw.com
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TOTAL: 4